

LENDER
Catskill Watershed Corporation
669 County Highway 38, Suite 1
Arkville NY, 12406

**PERSONAL FINANCIAL
STATEMENT**

PERSONAL FINANCIAL STATEMENT

Note: An Individual personal financial statement should be submitted by all persons who will be contractually table for the repayment of this loan. Please request additional forms when applicable. If this loan is to be made to a business or corporation, please submit a detailed financial statement of that entity.

FULL NAME	AGE	D.O.B:	DEPENDENTS			
		MARITAL STATUS				
PRESENT ADDRESS	Complete for Secured Loans Only <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced or Widowed)		Do Not Include Yourself			
			#	AGES		
PREVIOUS ADDRESS (Complete if less than 2 years at present address)	SOCIAL SECURITY #					

SOURCE OF INCOME

ANNUAL INCOME

NAME AND ADDRESS OF EMPLOYER	Salary	
	Bonus and Commissions	
	Dividends and Interest	
	Net Rental (enter from detail on reverse)	
Years:	Phone #:	*Other - Optional -See Income Remarks
		TOTAL
Position/Title	Previous Employer - (Complete If current position held less than two years)	
Type of Business	Type of Business	Position/Tile

***Income Remarks - Nota: Income from Alimony, Child Support, or Maintenance Payments need not be disclosed unless their consideration is desired.**

SUMMARY ASSET-LIABILITY STATEMENT - ENTER DETAILS ON CORRESPONDING SCHEDULE INSIDE

ASSETS		LIABILITIES AND NET WORTH	
Cash & Money on Deposit		Notes Payable	
Stocks and Bonds		Margin Accounts	
Accounts & Notes Receivable		Monthly Charges	
Cash Value Life Insurance		Life Insurance Loans	
Deferred Compensation		Unpaid Taxes	
Pension Funds		Real Estate Mortgage	
Real Estate Owned		Installment-Loans	
Vehicles Owned		Other Debts (Itemize)	
Other Personal Property			
Other Assets		Other Liabilities	
TOTAL ASSETS		TOTAL LIABILITIES	

Net Worth = Total Assets - Liabilities

ASSET & LIABILITY DETAILS

UN-EXERCISED STOCK OPTIONS

	Name of Company	No. of Shares	PRICE		CURRENT MARKET		Expiration Date
			Per Share	Total	Per Share	Total	
Qualified							
Qualified							
Non-Qualified							
Non-Qualified							

CASH - CHECKING ACCOUNTS - SAVINGS ACCOUNTS - C'D'S - SCHEDULE OF CASH ACCOUNTS

Name of Depository	Type of Acct	Acct Number	In name of	Approx. Balance	Pledged	
					Yes	No
Total						

SCHEDULE OF STOCK AND BONDS

Number	Description	In name of	Market Value	Pledged	
				Yes	No
Total					

SCHEDULE OF ACCOUNTS & NOTES RECEIVABLE

Description	Owed By	Due Date	Amount Due	G- Good D - Doubtful
Total				

SCHEDULE OF LIFE INSURANCE CARRIED

Name of Insurance Co.	Type	Benefit Value	Beneficiary	Cash Value	Loans on cash value
Total					

ASSET & LIABILITY DETAILS - SCHEDULE OF REAL ESTATE OWNED
INDICATE AND CARRY FORWARD TO ASSET/LIABILITY STATEMENT ONLY YOUR PROPORTION

1. PROPERTY ADDRESS	4. Type	5. % of Ownership	6. Date Acquired	Purchase Price	Market Value	Amount of Mortgages and Leins	Gross Annual Rental	Annual Debt Service
2. TITLE IN NAME OF								
3. NAME OF MORTGAGE HOLDER	7. Managed By							
1	4	5	6					
2	7							
3								
1	4	5	6					
2	7							
3								
1	4	5	6					
2	7							
3								
1	4	5	6					
2	7							
3								
Totals								

SCHEDULE OF NOTES PAYABLE

Owed to (name/address)	Date Opened	Date Due	Approx. Amount Owed	Secured	
				Yes	No
Total					

SCHEDULE OF INSTALLMENT LOANS-OBLIGATIONS-CREDIT REFERENCES

1. Purpose	Owed to (name & address)	Acct #	Payment	Balance	Secured	
					Yes	No
1.						
2.						
1.						
2.						
1.						
2.						
Total						

VESTED INTEREST IN DEFERRED COMPENSATION OR PENSION PLANS

Name of Company	Amount	Date Available	Payout Basis	Beneficiary

ADDITIONAL INFORMATION and EXPLANATIONS

PERSONAL STATEMENT

Have you been or are you now (or any property you have owned or now own) subject to or affected by any of the following:(check box if yes to any of the questions and explain on an attached sheet).

Bankruptcy Proceedings
(Within previous 7 years)

Foreclosure Suits

Federal/State Tax Liens

Personal Judgments

Mechanic Lien Claims

Unpaid Taxes/Assessment

Liable as Endorser on any Notes, Leases or Contracts

This Financial Statement, and any schedules, explanations or additional information attached is submitted on behalf of the undersigned for the purpose of pro-curing, establishing and maintaining credit cards from time to time with the above-named Lender. The undersigned has carefully read the information contained herein and warrants it to be complete, true and correct as of the following date and that the Lender may continue to rely upon this statement as continuing to be true and correct until a written notice of change is given to Lender by the undersigned.

Further, the undersigned agrees that this statement shall remain the property of the Lender regardless if credit is extended. The Lender is authorized to make any inquiries deemed necessary to verify the accuracy of the information herein including but not limited to: procuring consumer reports from consumer reporting agencies; obtaining credit information from other financial institutions and extenders of credit, present and past employers, and references.

Signature:

Date:

